



Welcome To Sodexo Benefits

Choose Well & Thrive

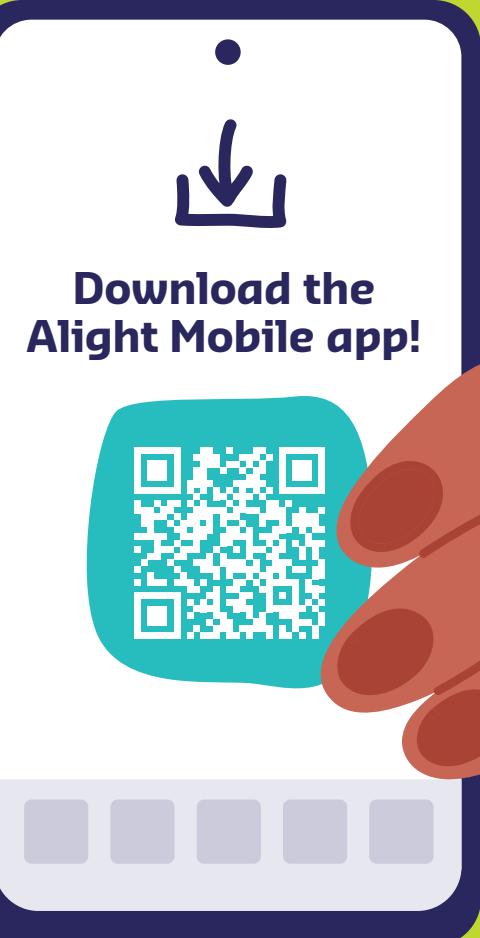
Learn About Your
2024 Benefits →



Tips For Using This Guide

Information on your Sodexo benefits can be found online. That's why throughout this guide, you'll see QR codes that link to online resources that can help you learn about your benefits. Just point your smartphone camera at the code and click the link that appears on your screen. You can also find more online tools on page 40.

The Alight Mobile app is an easy way to enroll on your phone and access benefits on the go. To get the app, you'll need to first create your personal account on the Sodexo Benefits Center website. You'll see more information on this in the **Enroll** section on page 36.



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We're Happy You're Here

As a Sodexo team member, you'll help provide services that improve the quality of life for millions of people around the world—it's what we do. In return, Sodexo provides you with benefits for all of life's moments, big and small.

Be sure to review all that's offered and enroll in the benefits you need. Then, discover how your Sodexo benefits and programs support you in different stages of your life. Whether you are single or have a partner, saving for your future or going back to school, Sodexo provides programs to help you and your family **Live Well Everyday**.

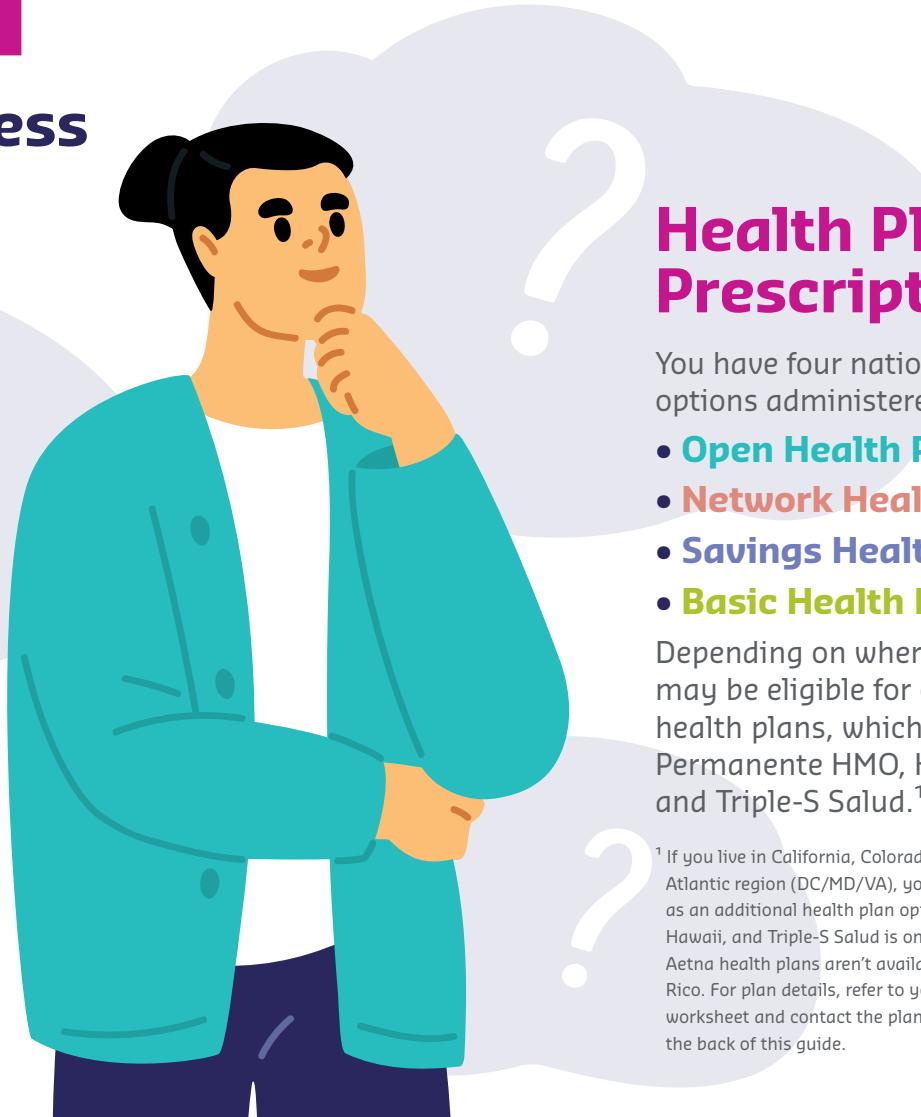


Vita by Sodexo supports providing a competitive and comprehensive benefits package to our employees. Sodexo strives to be fair and inclusive so every eligible Sodexo employee has the financial protection and emotional support to be happy at work and beyond.

Health

Choose Your Wellness

We're all in different stages of life. That's why Sodexo offers you and your family a variety of healthcare coverages and programs, incentives for living well and other benefits that support you physically, financially and emotionally.



Health Plans And Prescription Drugs

You have four national health plan options administered by Aetna:

- **Open Health Plan**
- **Network Health Plan**
- **Savings Health Plan (with HSA)**
- **Basic Health Plan**

Depending on where you live, you may be eligible for one of the regional health plans, which include the Kaiser Permanente HMO, HMSA PPO and HMO, and Triple-S Salud.¹

¹ If you live in California, Colorado, Georgia, Hawaii or the Mid-Atlantic region (DC/MD/VA), you have Kaiser Permanente HMO as an additional health plan option. HMSA plans are available in Hawaii, and Triple-S Salud is only available in Puerto Rico. The Aetna health plans aren't available if you live in Hawaii or Puerto Rico. For plan details, refer to your personalized enrollment worksheet and contact the plan. Contact information is located in the back of this guide.

About Aetna

The Aetna health plans provide coverage that comes with an integrated pharmacy benefit, as well as enhanced Advocacy services, to help you get the most out of your benefits. You'll have access to a personal advocate with a support team of experts who will help you get the care you need and navigate the healthcare system. You'll also have access to programs that will integrate your health and pharmacy information to ensure you are connected to the best care.

Now let's compare the four national Aetna health plans.



Support With Aetna Advocates

Aetna Advocates are your personal health assistants to help you understand your health plan. This dedicated team includes care manager experts in areas such as:

- Transgender
- Family
- Cancer
- Behavioral and social health
- Nutrition

**Before you enroll,
check Aetna doctors.**

Before you choose a health plan, go to myaetnahealthplans.com to see if your provider (doctor, hospital, lab) is in Aetna's network.



Open Health Plan

The **Aetna Open Health Plan** has the lowest deductible of all the Aetna health plans, provides copays for some services, like office visits, and allows you to see doctors who are in- and out-of-network. Because you have lower costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are higher than the rates for the other Aetna health plans.



Open Health Plan...

- Lowest deductible
- Highest paycheck deductions
- Copays for some services
- In- and out-of-network coverage
- Preventive services covered 100% in-network

What you pay for services...	Open Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$1,250	\$2,500
All Other Coverage Levels	\$2,500	\$5,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	\$30 copay	50% after deductible
Specialist Office Visit	\$40 copay	50% after deductible
Physical, Speech and Occupational Therapy Visits	\$30 copay	50% after deductible
Chiropractic	\$40 copay ¹	50% after deductible ¹
Urgent Care	\$30 copay	\$30 copay
Emergency Room	20% after \$150 copay (waived if admitted) ²	20% after \$150 copay (waived if admitted) ²
Hospital Coverage	20% after deductible	50% after deductible
Most Other Services	20% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,450	\$18,900
Family	\$18,900	\$37,800

¹ Limit to maximum number of services.

² Subject to in-network deductible.

Network Health Plan

The **Aetna Network Health Plan** provides in-network only coverage with some copays. The network of doctors for this plan may not be the same as the other Aetna health plans. Before enrolling, check the list of doctors and facilities you want to use.



Network Health Plan...

- In-network only coverage
- Copays for some services
- Preventive services covered 100% in-network

Look for Aetna doctors.

Before you choose this plan, go to myaetnahealthplans.com and search the APCN+ Open Access Aetna Select network to view providers. (Note: You cannot cancel or change health plans if your doctor leaves the network. You can choose a new in-network doctor at any time.)

What you pay for services...	Network Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$1,500	No coverage
All Other Coverage Levels	\$3,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	\$40 copay	No coverage
Specialist Office Visit	\$50 copay	No coverage
Physical, Speech and Occupational Therapy Visits	\$40 copay	No coverage
Chiropractic	\$50 copay ¹	No coverage
Urgent Care	\$40 copay	No coverage
Emergency Room	30% after \$200 copay (waived if admitted) ²	30% after \$200 copay (waived if admitted) ²
Hospital Coverage	30% after deductible	No coverage
Most Other Services	30% after deductible	No coverage
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,450	No coverage
Family	\$18,900	No coverage

¹ Limit to maximum number of services.

² Subject to in-network deductible and coinsurance.

Savings Health Plan (with HSA)

The **Aetna Savings Health Plan** includes a **Health Savings Account**, or HSA. You contribute pre-tax dollars to the HSA to use to pay expenses today or save for future use. For most services, you first pay your deductible, then share costs with the plan.



Savings Health Plan...

- Tax-saving Health Savings Account available
- No copays
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Health Savings Account (HSA) (administered by PayFlex)

An **HSA** is a bank account that offers triple-tax savings. Money you contribute from your paycheck is tax-free; money used to pay healthcare costs is tax-free; money grows in the account tax-free. Dollars in your HSA are yours, even if you leave the health plan or Sodexo.

What you pay for services...

	Savings Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You	\$3,000	\$6,000
All Other Coverage Levels	\$6,000	\$12,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	20% after deductible	50% after deductible
Specialist Office Visit	20% after deductible	50% after deductible
Physical, Speech and Occupational Therapy Visits	20% after deductible	50% after deductible
Chiropractic	20% after deductible ¹	50% after deductible ¹
Urgent Care	20% after deductible	20% after deductible ²
Emergency Room	20% after deductible	20% after deductible ²
Hospital Coverage	20% after deductible	50% after deductible
Most Other Services	20% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$8,050	\$16,100
Family	\$16,100	\$32,200

¹ Limit to maximum number of services.

² Subject to in-network deductible.

More On HSAs

When you enroll in the Aetna Savings Health Plan, you become eligible to open a Health Savings Account (HSA) administered by PayFlex.¹ (You cannot open an HSA with the other Aetna health plans.) HSAs have some awesome perks, like tax-free spending and the ability to roll over unused money year after year. Here's how they work...

First, Decide How Much To Contribute

When you enroll in the Aetna Savings Health Plan, you choose the amount you want to contribute to your HSA on an annual basis pre-tax from your paycheck, up to the annual IRS limits. And, you can change that amount anytime—it's your bank account to manage. Your HSA contributions will start the first of the next month after enrollment.

Next, Register Your HSA

You'll receive a letter in the mail from PayFlex with detailed instructions on how to activate your PayFlex debit card and register your account on payflex.com.

Then, Use Or Save Your Money

Simply use your PayFlex Card™ to pay for eligible expenses up to the amount available in your account. You can also arrange for payment online or reimburse yourself for eligible expenses you paid out-of-pocket.



Important Note...

When you have an HSA, you cannot also contribute to the Health Care Spending Account (HCSA). IRS regulations don't allow participation in both accounts.

Use the HSA Modeling Tool!

Find out how much you can save with an HSA. See [page 40](#) for information on the HSA Modeling Tool.



¹ **Note:** In early 2024, PayFlex will become Inspira Financial. Look for communication from them.

Compare Accounts

Use this chart to compare the features of the Health Savings Account and Health Care Spending Account (which is explained on **page 24**).



Important Rule

You cannot fund an HCSA if you fund an HSA.



	Health Savings Account (HSA)	Health Care Spending Account (HCSA)
Requirements to participate	You must participate in the Aetna Savings Health Plan	<ul style="list-style-type: none">• You don't have to be enrolled in any health plan to participate in the HCSA• This account is not available if enrolled in the Aetna Savings Health Plan
Purpose	To save tax-free dollars to help pay for health care expenses and over-the-counter health supplies	
Who contributes money to the account	You	You
Does the money carry over at the end of the year?	Yes, your money rolls over year to year	No, the money doesn't roll over, and unused dollars are forfeited
Who does the money belong to if you leave Sodexo?	You own your HSA, so the account goes with you	Unused money remaining in your account at the end of the year is forfeited
Tax advantages	<ul style="list-style-type: none">• Contributions are pre-tax• You don't owe taxes on the money you spend on eligible expenses• Your HSA money grows tax-free	<ul style="list-style-type: none">• Contributions are pre-tax• You don't owe taxes on the money you spend on eligible expenses

HSAs Work At Every Age

No matter which stage of life you're in, using an HSA to pay health expenses delivers big benefits.



20s:

Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using these funds toward eligible purchases. Leftover money can be invested and will grow tax-free, so you can use those savings later in life when your healthcare expenses are higher.



30s and 40s:

Life events, like buying a home, growing your family or paying for college, can leave you feeling caught between the need to spend and save. The tax advantages the HSA offers help you lower your taxable income while helping you pay for out-of-pocket expenses.



50s:

Getting retirement ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older to contribute an additional \$1,000 each year as a catch-up contribution.



Visit SodexoBenefitsCenter.com to use the HSA Modeling Tool to see how much a person enrolled in the Aetna Savings Health Plan can save with an HSA.

Basic Health Plan

The Aetna Basic Health Plan

provides in-network only coverage. It has the highest deductible of all the Aetna health plans. You pay all medical expenses until you meet your deductible (and out-of-pocket maximum). Then, the plan will pay 100% toward covered services for the remainder of the calendar year.

Even though you are paying the most out of your own pocket with this plan, in-network doctors and facilities pass along discounted pricing to Aetna members, lowering your costs.



Basic Health Plan...

- In-network only coverage
- Highest deductible
- Deductible must be paid before plan pays
- Preventive services covered 100% in-network

What you pay for services...	Basic Health Plan	
	In-Network	Out-of-Network
Annual Deductible/Out-of-Pocket Max (Amount you pay each year before plan pays)		
You	\$7,000	No coverage
All Other Coverage Levels	\$14,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	0% after deductible	No coverage
Specialist Office Visit	0% after deductible	No coverage
Physical, Speech and Occupational Therapy Visits	0% after deductible	No coverage
Chiropractic	0% after deductible	No coverage
Urgent Care	0% after deductible	No coverage
Emergency Room	0% after deductible	0% after deductible
Hospital Coverage	0% after deductible	No coverage
Most Other Services	0% after deductible	No coverage

Note: Massachusetts residents should be aware that this plan may not meet the Massachusetts Connector creditable coverage requirements. Thus, enrolling in this plan may lead to adverse tax consequences in your state of residence. For additional information, please go to mass.gov/info-details/contact-mashealth-information-for-members or contact a tax professional or your financial advisor for advice. Sodexo and the Medical Plan are not responsible for any additional taxes or penalties resulting from your choice to participate in this plan.

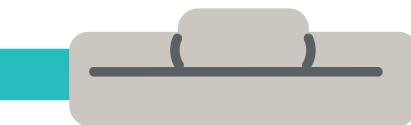
Prescription Drugs

All Aetna health plans come with prescription drug coverage. How your medications are paid for varies depending on the health plan. Here's a look at your costs under each option.

	Open	Network	Savings	Basic
Retail (30-day supply)				
Insulin	\$30 copay	\$30 copay	\$30 copay, no deductible	\$30 copay, no deductible
Generic ¹	\$10 copay	\$15 copay		
Preferred Brand	30% (\$50 min., \$125 max.)	30% (\$60 min., \$150 max.)		
Non-Preferred Brand	30% (\$75 min., \$175 max.)	30% (\$90 min., \$235 max.)	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max
Specialty	30% (\$75 min., \$175 max.)	30% (\$90 min., \$235 max.)		
Mail Order (90-day supply)				
Insulin	\$60 copay	\$60 copay	\$60 copay, no deductible	\$60 copay, no deductible
Generic ¹	\$20 copay	\$30 copay		
Preferred Brand	30% (\$100 min., \$250 max.)	30% (\$120 min., \$300 max.)		
Non-Preferred Brand	30% (\$150 min., \$350 max.)	30% (\$180 min., \$470 max.)	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max
Specialty	30% (\$150 min., \$350 max.)	30% (\$180 min., \$470 max.)		

¹ The plan requires you to use generic drugs when available or you'll pay a higher cost.

Note: For medications you take on a regular basis, the plan requires you to pick up a 90-day supply from a CVS Pharmacy or have them delivered to your home through the CVS Caremark Mail Service. Check with your plan for details.



Smart Ways To Manage Rx

Pay \$0 when you buy a 90-day supply of certain generic preventive medications such as aspirin, folic acid, breast cancer drugs, iron supplements and statins.

You can also use the CVS Caremark Mail Service Pharmacy for a fast and convenient way to get the medicines you need. Save money on your maintenance medications, including free shipping, and get 24/7 access to pharmacists and safety checks for drug interactions.

Choosing An Aetna Health Plan

Before you choose a health plan, it's important to take some time to compare plans and consider your needs. Here's a glance at how the Aetna health plans stack up against each other.

	Open Health Plan	Network Health Plan	Savings Health Plan (with HSA)	Basic Health Plan
Free In-Network Preventive Care				
Use Any Doctor	Save money with in-network	In-network providers only	Save money with in-network	In-network providers only
Copays for Doctor Visits and Prescriptions				
Health Savings Account (HSA)				
Health Care Spending Account (HCSA)	Can participate in an HCSA	Can participate in an HCSA		Can participate in an HCSA
Paycheck Deductions				
Deductible				
Why This Plan May Work for Me	I want the freedom to use any doctor or hospital and am comfortable paying more from my paycheck.	My doctor is in the network, and I'm relatively healthy. It's also easier to pay copays when I get care, so I don't mind paying more from my paycheck.	I want a way to save money for expenses now and in the future and get the tax advantages the HSA offers.	I don't have a need to go out-of-network for care and would like to pay less out of my paycheck.

Real Life Examples

Not sure which option is right for you? Consider the scenarios below, which may help with that decision.

Sofia

Sofia, age 26, is young, active and healthy. She enjoys biking, skiing and hiking. Her financial risk factors include high-risk activities that could lead to costly injuries.

Best Fit

Sofia can expect to spend little on medical services, so she will take advantage of the upfront savings on her health plan rates with the **Aetna Savings Health Plan**. To help save for future medical expenses, she will open a Health Savings Account and enjoy the tax savings. Since she lives a very active lifestyle, she will elect Supplemental Accident Insurance to give her peace of mind about unexpected treatment and recovery bills from injuries, and she will enroll in Long-Term Disability in the event she is unable to work for an extended period of time.

Mike and Diane

Mike and Diane, ages 34 and 31, are planning a new addition! They enjoy trips to the beach, jogging and bingeing TV shows. They are both very healthy and planning their first child in the coming year.

Best Fit

Mike and Diane are healthy and active, so they would normally consider a plan with lower paycheck deductions; however, the cost of pregnancy changes that calculation. All their doctors are in-network, but they still need a higher level of coverage. They are choosing the **Aetna Network Health Plan** and have already selected an in-network pediatrician that is covered under the plan. Diane will take advantage of the Enhanced Maternity Program offered through Aetna, which will support her throughout her pregnancy. They add Supplemental Hospital Indemnity Insurance to help cover their deductible and coinsurance for Diane's expected hospital stay.

Sutton Family

Maria (48), Emily (44), Devin (6), and Bettina (12) are a typical family with some risk. Devin and Bettina both play soccer; Bettina is an avid skateboarder. Maria has high blood pressure and cholesterol; Emily is a breast cancer survivor. Their financial risk factors include heart and cardiovascular disease and injury risk from activities like skateboarding.

Best Fit

Because of medical risk factors for the parents and injury risks for the kids, they choose the **Aetna Open Health Plan**. They decide to contribute to Health Care and Dependent Care Spending Accounts to cover their routine needs throughout the year—pay for the morning program both kids attend before school so their parents can work, and reduce their taxes. They add Supplemental Critical Illness and Accident coverage because of their risks and lifestyle. The family has a goal to eat healthier, so they attend free health counseling sessions from TELUS Health.

Health Support Programs From Aetna

When you enroll in an Aetna health plan, the door opens to a variety of extra programs—many at no cost to you—designed to support your health and wellness.

Aetna OneChoice

Coaching and support from experts, such as nurses, pharmacists and health coaches, when you most need it.

Transform Oncology

A personal navigator to help you through a difficult cancer journey, from getting second opinions to enrolling in clinical trials and understanding treatment options.

24-Hour Nurse Line

You can talk to a registered nurse for information about tests, procedures and treatment options. Nurses are available 24 hours a day, 7 days a week. The call is free with your Plan benefits. To contact a registered nurse, call **800-535-9700** (24 hours a day) or log in to your account at aetna.com.

Transform Diabetes Care

A customized approach to diabetes and hypertension management.

Aetna Enhanced Maternity Program

Supporting all women regardless of risk level throughout the entire maternity journey.

Discount Program

The Aetna Discount program offers member discounts on many products and services, such as:

- Weight management
- Online health coaching
- Fitness services
- Natural products and services
- Vision and hearing care

It's free to take advantage of discounts and there are no claim forms to complete. Find more information about the available discounts in your Aetna online account under the "Health & Wellness" tab.

Teladoc

A virtual way to access health care anytime, anywhere. Use Teladoc for general medical services (such as illness), mental health therapy services, dermatology services and caregiver services. Fees on average range from \$40 – \$215.

If you're enrolled in a Triple-S, Kaiser or HMA health plan, you may have health support programs and virtual visit tools available. Refer to the Resources chart at the end of this booklet to contact the health plan you enroll in or see the applicable Summary Plan Description (SPD) and Summary of Benefits and Coverages (SBCs) located at the Sodexo Benefits Center (or call them at **855-668-5040** to receive a hard copy).

Virtual Physical Therapy With Hinge Health

Conquer your back and joint pain with virtual physical therapy through Hinge Health, and get back to the activities you love.

Sodexo offers **Hinge Health** at no cost to employees and their dependents (age 18+) enrolled in an Aetna health plan. With Hinge Health, you get innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health provides all the tools you need to get moving again from the comfort of your home. Just sign up and get:

- A physical therapist and health coach who will work with you for up to 12 months to design a care plan just for you
- Access to virtual physical therapy sessions as needed
- App-guided exercise therapy you can do from home and at your own pace



Use this benefit!

Visit hingehealth.com/sodexo to learn about what's included or call Hinge Health at **855-902-2777**.



"I've been in the program for nine weeks with amazing results! I'm an endurance runner with a recurring problem involving breathing and posture. Hinge Health has been a huge blessing, teaching me proper breathing, which reduces stress and improves neck health. I believe in the program and am looking forward to using it in the future."

- **Nathan**



Important: Carrum Health Is Required For Some Procedures

For certain joint replacements, spinal fusions and weight-loss surgeries, you must use Carrum Health—Aetna health plans do not cover these procedures.

No-Cost¹ Surgery With Carrum Health

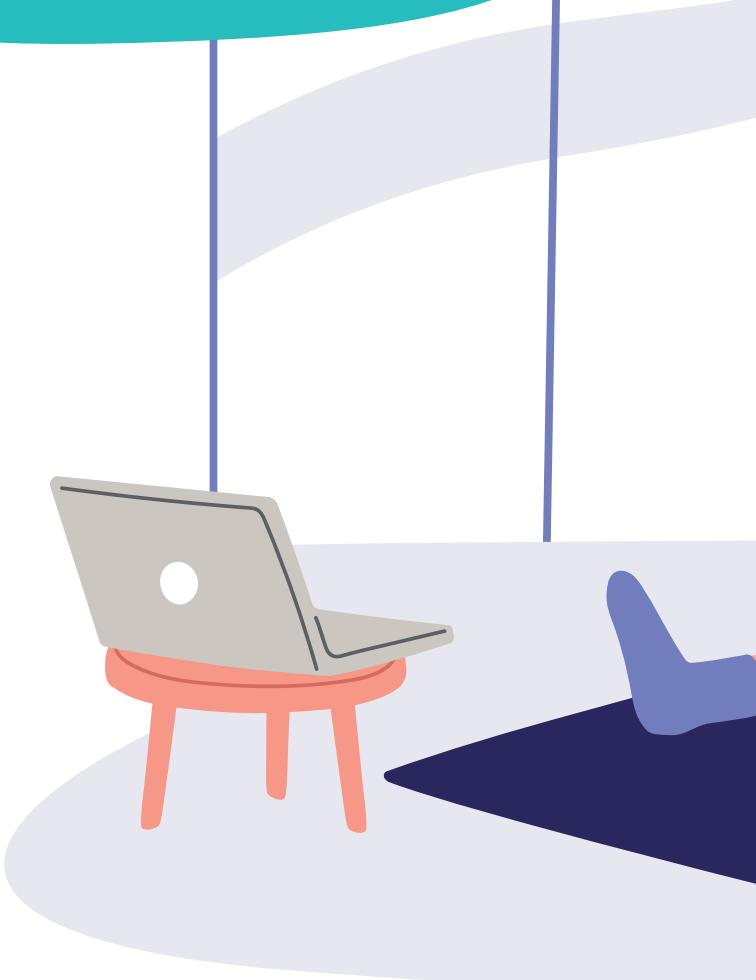
Surgery can be complicated and costly, and not all medical providers deliver the same quality of care. Sometimes, surgery can even be avoided.

That's why Sodexo offers **Carrum Health**, a **no-cost¹** special medical and surgery benefit for employees and their dependents (age 18+) enrolled in an Aetna health plan.

Using Carrum Health

When you use Carrum Health, you and your enrolled family members (age 18+) get access to the highest quality surgeons and top hospitals in the country. All of the surgery costs and most travel expenses, if necessary, are covered.¹ Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

¹ If you are enrolled in the Aetna Savings Health Plan, with the exception of second opinions, you will need to pay the IRS minimum deductible of \$1,600 per individual before surgery costs are covered. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.





Covered Services

Carrum Health covers over 100 surgical procedures, including those for:

- Knee
- Hip
- Shoulder
- Back
- Neck
- Elbow
- Weight loss
- Heart

In addition to surgery, Carrum Health also offers cancer care, which includes:

- Guidance and expertise from top cancer specialists (including second opinions and personalized care plans for any form of cancer)
- Treatment from leading cancer centers for certain forms of cancer, such as breast, thyroid and blood cancers
- Ongoing virtual support from cancer-certified nurses who can answer cancer-related questions, discuss appointment details and provide ongoing assistance for up to two years



Use this benefit!

Contact Carrum Health directly at **888-855-7806** or carrum.me/sodexo (or download the Carrum Health app).



Other Medical Options

Kaiser Permanente HMO

- Available in California, Colorado, Mid-Atlantic (DC/MD/VA), Georgia and Hawaii (eligibility is based on your home ZIP code)
- You must choose and see a Kaiser Primary Care Physician (PCP) for all your care, and referrals are required to see a specialist. There is no out-of-network coverage
- Benefits vary by location

Regional Plans

Hawaii

Your options are a Kaiser Permanente HMO or one of two HMSA plans—a PPO or an HMO.

Puerto Rico

Your health plan is Triple-S Salud, which includes dental benefits at no additional cost to you. Be sure to review the dental benefits provided by Triple-S to see if they meet your needs. You are also eligible to enroll in the Sodexo Dental Plan through MetLife at an additional cost.

If you are eligible for these plans, you will see them listed on your personalized enrollment worksheet. For questions, call the Sodexo Benefits Center at **855-668-5040**. To contact the plan directly, see the Resources tab in this guide for information.



Wellness Works

Taking steps to keep yourself well really does help you live a better life. These programs are designed to support you on that journey.



"I wasn't very consistent about getting my annual checkup, but when Sodexo introduced the Wellness Credit, it gave me that nudge to get my exam. Good thing, because I found out that I was at risk for diabetes. My doctor helped me make some lifestyle changes so I could avoid this health condition. I also got the discount off my Aetna health plan paycheck rates."

- Juan



Live Well Everyday

Live Well Everyday means making healthy choices to have the highest quality of life possible. And keeping up with preventive care, such as getting your regular annual physical exam, is an essential part of it. When doctors find problems early, your chances for a successful treatment and cure are better.

Sodexo recognizes the importance of employees' well-being. That's why we offer an annual **\$600 Wellness Credit**. By earning the wellness credit, Aetna health plan rates are reduced on each paycheck throughout the year. (Savings vary depending on which health plan you choose and your level of coverage.) Employees who complete their application by the deadline of September 30 each year will receive a reduction in their paycheck deductions in the following year.

Grab the Physician Certification Form from **SodexoBenefitsCenter.com**, the Alight Mobile app, Sodexo LINK or by calling **855-668-5040**. Submit your completed form by email to **forms@mobilehealthconsumer.com** or fax it to **833-421-5742**.

TELUS Health Employee Assistance Program¹

Get help with whatever life brings your way, big or small. TELUS Health gives you lots of ways to stay healthy, reduce and manage stress and save money. You don't need to enroll in this program; it's available to you from day one as a new hire. It's free, confidential and available 24/7 to help you and your family stay well from head to toe to wallet.

TELUS Health has solutions and resources that support your life, health, money and career. Here are just some of the many services TELUS Health offers.

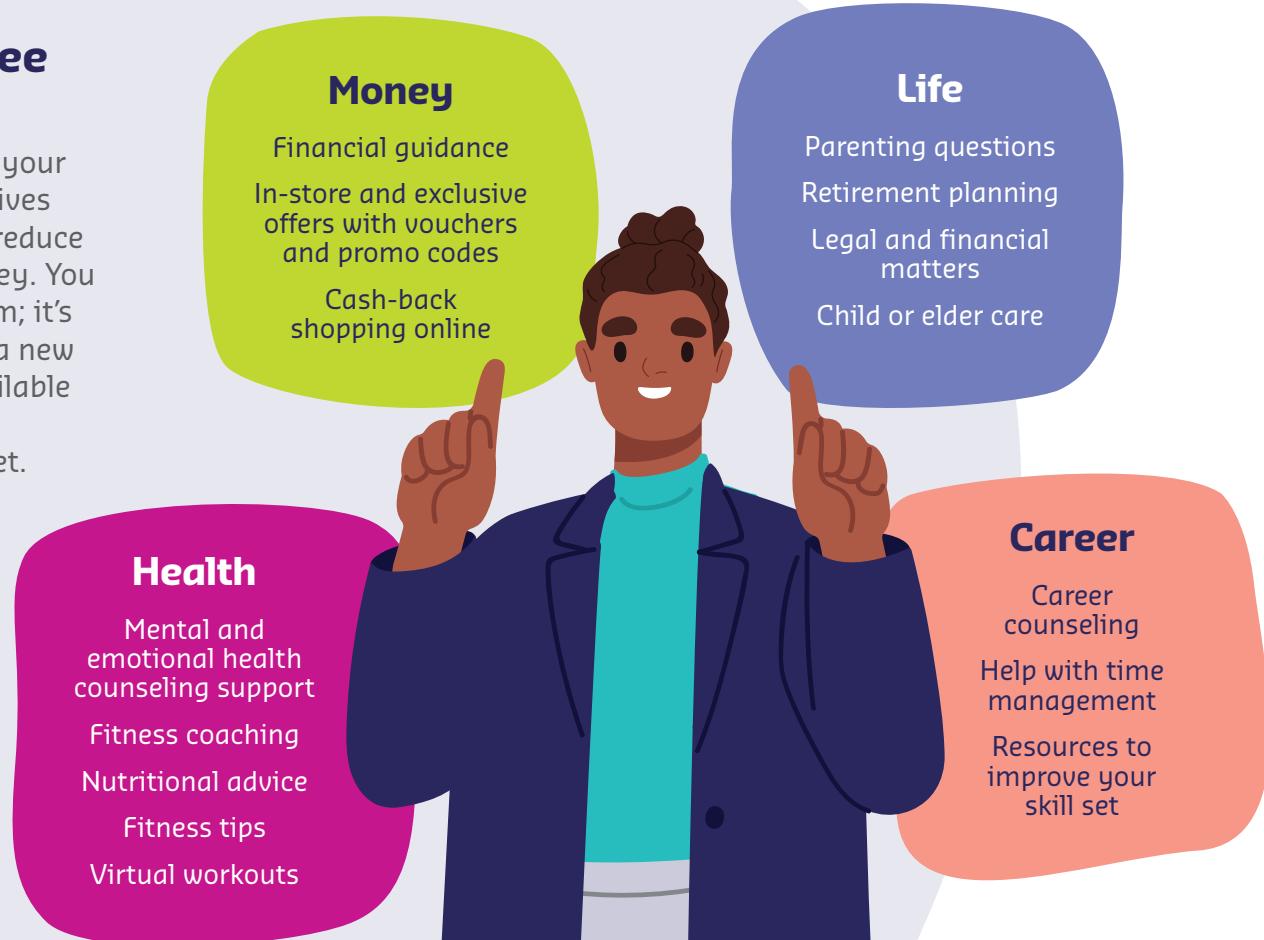


Register online with TELUS Health
one.telushealth.com

Call TELUS Health

866-675-6566 (24/7) | 888-732-9020 (Spanish)

Download the TELUS Health One app



¹Full-time, non-temporary, non-union employees and family members are eligible for TELUS Health.

Dental

The Dental Plan—administered by MetLife—covers preventive, basic and major services, including orthodontia for adults and children. The plan lets you use any dental provider, but using an in-network dentist will save you money because you'll get the MetLife discount.

What you pay for services...	In-Network	Out-of-Network ¹
Deductible	\$50 per person	\$50 per person
Annual Maximum	\$2,250	\$2,250
Preventive (Checkups, cleanings and fluoride treatments)	\$0 (no deductible)	20% (no deductible)
Basic Services (Fillings, extractions, root canals)	20% after deductible	20% after deductible
Periodontics (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	20% after deductible	20% after deductible
Major Services (Inlays, crowns, implants)	50% after deductible	50% after deductible
Orthodontics (For adults and children)	50% (no deductible)	50% (no deductible)
Lifetime Orthodontia Maximum	\$2,000	\$2,000

¹ Subject to reasonable and customary fee limits—you pay all charges above these limits.



Need to find a network dentist?

Contact MetLife at
metlife.com/mybenefits
or 800-942-0854.

Vision

EyeMed is our Vision plan administrator and it uses the Select network of providers. Within the Select network, you may receive enhanced benefits by choosing a Plus provider. Look for the "plus" icon  when you search vision providers on EyeMed's website.

What you pay for services...	In-Network	Out-of-Network
	Copays	Reimbursement
Eye Exams	\$0 copay	Up to \$32
Standard Contact Lens Exam	\$10 copay (includes two follow-up visits)	Up to \$40
Frames (Additional glasses allowance per year when using a Plus provider)	\$130 allowance (\$180 allowance with a Plus provider), then 20% off balance	Up to \$58
Standard Lenses	\$15 copay	Up to \$28 for single vision Up to \$44 for bifocal Up to \$72 for trifocal/lenticular
Progressive Lenses	Tier 1 \$100 copay Tier 2 \$110 copay Tier 3 \$125 copay Tier 4 \$80 copay, then 20% off retail price less \$120 allowance	Up to \$44
Contacts (Instead of frames)	\$130 allowance, then 15% off balance (\$130 allowance for disposable)	Up to \$104



Need to find a network vision provider?

Contact EyeMed at eyemed.com or **866-299-1358**.

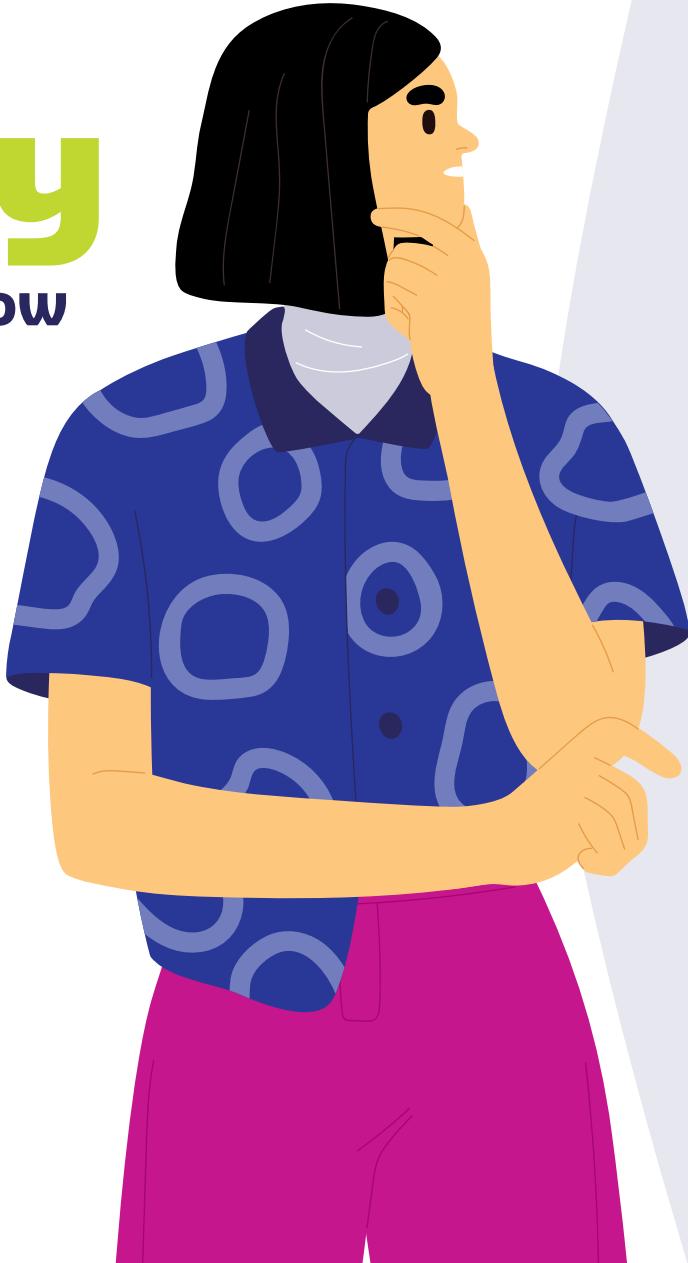
Vision Discount Program

You don't have to be enrolled in vision coverage to take advantage of EyeMed's Vision Discount Program. Visit eyemed.com to learn how you can get discounts on:

- Exams
- Frames
- Lenses
- Contacts
- Hearing aids
- Laser vision correction

Money Today & Tomorrow

We have plans and programs to help you pay for care now, prepare for the unexpected and save for your financial future.



Spending Accounts

The Health Care Spending Account (HCSA) and Family Care Spending Account (FCSA) let you put aside pre-tax dollars for eligible expenses. These tax-advantaged accounts save you money by lowering your taxable income and giving you tax-free dollars to use. Both accounts are administered by Smart-Choice Accounts (SCA).



Important Rule
You cannot fund an HCSA if you fund an HSA. See **page 8** for a comparison of the two accounts.

	HCSA	FCSA
Your Contributions	Up to \$3,050	Up to \$5,000 (\$2,500 if married and filing separately)
Use Funds For	Eligible medical, prescription, dental and vision expenses (including over-the-counter drugs and feminine care products)	Eligible child and elder care expenses
When Funds Are Available	Immediately	As funds accumulate in your account
Using Your Funds	<p>The Smart-Choice Debit Card:¹ Automatic for all enrollees and can be used over multiple plan years, if you re-enroll</p> <p>Pick and Pay: Request reimbursement through the SCA website</p> <p>Auto-Pay: Sign up on the SCA website to have your Aetna health, dental, and/or vision claims paid to you once your claim information is received. This option is not available for those enrolled in a Kaiser, HMSCA or Triple-S plan.</p>	<p>You pay for services and then submit claims by mail, via fax or online using the Smart-Choice Mobile app or website</p>
Account Balance	<p>All unused funds at the end of the year are forfeited. You'll have until March 31, 2025, to submit any 2024 claims.</p>	

¹ Out-of-pocket expenses will be reimbursed via check or direct deposit once claims are processed. The debit card is tied to your account to pay for expenses anywhere Visa is accepted (save receipts for verification, if needed).

To Participate...

Enroll now

(if before Sept. 30) or **during Annual Enrollment** (if after Sept. 30) on **SodexoBenefitsCenter.com**.

You may be able to enroll mid-year if you experience a qualifying life event

Decide your contribution amount

that will be deducted from your pay over a 46-week schedule (or based on remaining weeks if enrolling mid-year)

Look for a welcome letter

to help you get started with your account and **download the Smart-Choice Mobile app** from your app store to manage your account anytime

Supplemental Insurance Plans

You can elect Supplemental Insurance Plans (through MetLife) for additional financial protection for you and your family.¹ You pay for these plans with after-tax payroll deductions. **You do not need to be enrolled in a Sodexo health plan and these plans do not replace medical insurance—they supplement your income.**

Coverage	Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance
How It Protects You	Provides financial support if you or a covered family member suffers an injury or death due to an accident	Provides financial support if you or a covered family member becomes seriously ill	Provides financial support if you or a covered family member needs to be hospitalized
Covered Events	<ul style="list-style-type: none">• Dislocations• Dismemberment• Concussions• Cuts & lacerations• Accidental death• Skin grafts• 2nd- & 3rd-degree burns• Eye injuries• Coma• Fractures• And more	<ul style="list-style-type: none">• Cancer• Heart attack• Coronary Artery Bypass Graft• Stroke• Alzheimer's Disease• Kidney failure• Major organ transplant• And more	<ul style="list-style-type: none">• Hospital admissions• Intensive care unit (ICU) admissions• Inpatient rehab unit stays
What You Receive	Amount depends on the injury and level of care you need	Choose a benefit amount of \$10,000, \$20,000, \$30,000 or \$40,000 (paid in a lump-sum payment)	Amount depends on the event and level of coverage you elect
Good To Know	You'll need to designate a beneficiary when you enroll	<ul style="list-style-type: none">• You'll need to designate a beneficiary when you enroll• There is a waiting period between illness occurrences	<ul style="list-style-type: none">• You'll need to designate a beneficiary when you enroll• A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay

¹ Coverage varies by state. Contact MetLife at **800-GET-MET8 (800-438-6388)**. If you have questions, refer to the applicable Summary Plan Description (SPD) located at SodexoBenefitsCenter.com for eligibility (or call them at **855-668-5040** to receive a hard copy).

What You Can Use The Money For

You can use the cash benefit paid to you in each plan however you wish. Common expenses include:

- Deductibles and copays
- Treatments and services not covered by your health plan
- Out-of-network coverage
- Gas, groceries, bills, mortgage payments and other living expenses

Health Screening Benefit

Each enrolled person (you plus family members) can earn an annual **\$75** incentive for getting a covered health screening. And if you enroll in all three plans, you get triple the benefit (up to \$225). These dollars can be used however you choose. If you enroll in an Aetna health plan, you can also use this health screening toward earning your \$600 Wellness Credit.

Questions?

Contact MetLife at **800-GET-MET8 (800-438-6388)** or metlife.com/sodexo (or download the MetLife app).

Connected Benefits

When you enroll in an Aetna health plan and a Supplemental Insurance Plan, your claims are coordinated with your health plan claims. This will help to determine if you may also qualify for benefits under your Supplemental Insurance Plan. You'll receive a letter from MetLife about your Aetna health claim if it qualifies as a claim under the Supplemental Insurance Plan you're enrolled in.



Life And Accident

You have life and accident insurance—administered by Securian—to give your loved ones peace of mind if something were to happen to you.

You are automatically enrolled in these plans and Sodexo pays the full cost.

Free Basic Life Insurance¹

- Pays a benefit to your beneficiary if you die
- Hourly employees: 1x annual salary (\$25,000 minimum)
- Salaried employees: 1x annual salary (\$500,000 maximum)

Business Travel Accident (salaried employees only)

- Pays a benefit for death or serious injury that occurs while you are traveling on company business
- \$100,000 to \$1 million based on annual salary and domestic or international travel

¹ If you make more than \$50,000 a year, the Free Basic Life coverage will be taxed for imputed income.

Note: If you don't enroll in life insurance coverage when you first become eligible, you will be asked to supply Evidence of Insurability (EOI). Coverage will not take effect until the insurance company has reviewed and approved your completed EOI. For more information, visit SodexoBenefitsCenter.com

You can enroll in these coverages for yourself, your spouse/domestic partner and children.

Group Term Life Insurance

- 1 – 8x your salary, up to \$1 million
- Evidence of Insurability may be required for coverage above certain plan maximums
- See your new hire enrollment worksheet for available spouse/domestic partner and children coverage amounts

Voluntary Accidental Death and Dismemberment (AD&D)

- Pays up to \$350,000 if you or a covered person dies or becomes seriously disabled as a result of an accident. If you enroll your family, their payout is a percentage based on your elected amount
- You must be enrolled in Group Term Life Insurance to participate in AD&D

Choose Your Beneficiaries For...

Life and Accident Insurance

🌐 lifebenefits.com/plandesign/sodexo
📞 Securian at 877-282-1936

Supplemental Insurance Plans

🌐 metlife.com/sodexo
📞 MetLife at 800-GET-MET8 (800-438-6388)

Sodexo 401(k) Savings and Retirement Plan

🌐 MySodexoSavingsPlan.com
📞 Voya at 866 7 MY PLAN (866-769-7526)

Estimate how much you need

Review your life insurance options when you enroll. Visit Securian.com/your-insurance to learn more and use an estimator tool.



Disability

Protect your income! Short-Term and Long-Term Disability (STD and LTD)—insured and administered by New York Life—make sure that money still comes to you if the unexpected happens and you're unable to work. STD starts paying benefits seven days after you become disabled and continues for up to 26 weeks. If you're disabled for more than 26 weeks and you participate in LTD, it will start paying benefits when STD ends.

	Benefit Amount	Maximum Length of Benefit Payments
Hourly STD	Up to 60% of your weekly earnings to a maximum of \$750 per week	26 weeks
Hourly LTD	Up to 60% of your pay each month to a maximum of \$2,000 per month	Varies by age and disability
Salaried STD	Up to 60% of your weekly earnings to a maximum of \$2,885 per week	26 weeks
Salaried LTD	Up to 60% of your pay each month to a maximum of \$15,000 per month	Varies by age and disability

Important Note About STD Benefits

If you live in a state that has statutory disability benefits or if your state has Paid Medical Leave, then you may have access to disability benefits under the state plan. Sodexo STD benefits will be offset by the benefits you are eligible for under a state disability or medical leave plan.

¹ Certain employees subject to collective bargaining agreements are eligible to participate in this Plan only to the extent provided for in the collective bargaining agreement.

How You Get Coverage

As a new employee, you can elect STD coverage without having to supply Evidence of Insurability (EOI). **After you've been with Sodexo for one year, you'll automatically be enrolled in company-paid STD.¹** If you are a rehired employee, your prior Sodexo service will count towards your one year of service.

Enrollment into LTD is not automatic. If you wish to have coverage, enroll in LTD when you first become eligible. If you enroll at a later time, you will be required to complete EOI. Coverage will begin once your EOI has been reviewed and approved by the insurance company.

For more information, visit SodexoBenefitsCenter.com.

You'll also find more details and helpful tools on the New York Life website.



Cyber & Identity Theft Protection

Help protect your and your family.

Guard your identity, online privacy and personal devices with the Norton LifeLock Benefit Premier ID Theft Plan.¹ Once enrolled, Norton LifeLock gives you access to a variety of programs and features, such as:

- ✓ **Device security** to protect your mobile devices, tablets and computers from hackers, viruses, malware and other online threats
- ✓ **Identity alerts with credit monitoring** to let you know if there is fraudulent or suspicious activity, including new account openings, credit card usage and data breaches
- ✓ **Social media monitoring** to notify you of suspicious links, account takeover attempts or inappropriate content
- ✓ **Norton™ Secure VPN** to protect your online privacy
- ✓ **Parental control** to help you monitor your child's online activities so they stay safe
- ✓ **Million Dollar Protection™ Package** to reimburse stolen funds, cover personal expenses and provide coverage for lawyers and experts, up to \$1 million each



Enroll now!

For more information, visit Norton.com/BenefitPremier. Visit SodexoBenefitsCenter.com anytime during the year to enroll and cancel at any time. Once enrolled, be sure to register on Norton's website to provide the necessary details and dependent information.



¹ This program is not available to employees covered under a collective bargaining agreement.

401(k) Savings Plan

The Sodexo 401(k) Savings Plan offers before-tax, after-tax and Roth 401(k) options (or a combination of all three), plus matching employer contributions and access to personalized investment advice from professionals.

With the 401(k) Savings Plan through **Voya**:

- In general, you can save 1 – 50% of your salary, up to IRS limits, in before-tax, after-tax and/or Roth contributions
- Sodexo contributes 50 cents for each dollar you contribute, up to the first 6% of your pay
- You're 100% vested in the employer match after three years (you own this money and can take it with you if you leave the company)

If you are a new employee who is eligible to participate in the Plan, you are automatically enrolled. You have the option to enroll or opt out of the Plan within 30 days after your date of hire. If you do not opt out, you will be automatically enrolled at 1% of your eligible pay. Be sure to designate your beneficiary after you enroll. If you have questions about your 401(k), call **866 7 MY PLAN (866-769-7526)**.

Check out
Voya Learn at
[Voya.com/
VoyaLearn](http://Voya.com/VoyaLearn).



Voya Retirement Advisors Can Help You

- ✓ Create an investment strategy
- ✓ Decide how much to save
- ✓ Project your retirement income
- ✓ Maximize your 401(k)



Get started at
MySodexoSavingsPlan.com.

Enroll

Now that you've reviewed your new Sodexo benefits, it's time to enroll. Some benefits you get automatically; others you must elect during your new hire enrollment window. And the easiest way to enroll is online at SodexoBenefitsCenter.com (also available in Spanish and other languages) or through the Alight Mobile app. You can also enroll by phone at **855-668-5040**.



Important!

Although you have 30 days to enroll, coverage and payroll deductions to support your benefit elections will start on your date of hire. Elections should be made as soon as possible to avoid large deduction impacts to your paycheck.

How To Enroll

Follow these steps to elect the benefits you need.



1

Review

Review all materials you receive, including your new hire enrollment worksheet that shows the weekly benefits costs so that you understand your options.

2

Decide Who To Cover

Think about whether you want to cover yourself only, your spouse/domestic partner and/or your child(ren), as this will affect what you pay for coverage.

3

Enroll

Enroll online, on the app or over the phone to get the benefits you want.

🌐 SodexoBenefitsCenter.com

📱 Download the Alight Mobile app

📞 Call **855-668-5040**, 8 a.m. – 8 p.m. ET, Monday through Friday

Using SodexoBenefitsCenter.com

To use the Sodexo Benefits Center, you'll need to set up your secure account for online or phone. To keep your information private, you'll set up a password when you log in online and a phone PIN when you call the Sodexo Benefits Center (**855-668-5040**). If you forget your password or your PIN, you can have a one-time code sent by text or email. Make sure to update your contact information when you log in. Once connected, you can...

Get Answers

Chat with a benefits specialist or schedule an appointment to walk through the enrollment process.

Set Your Preferences

Choose your communication preferences (mail, email, text messages) by selecting the My Profile icon > Manage Communications > Delivery Preference.

Grant Access

Your spouse/domestic partner can access your account. Select Your Profile > Allow Shared Access.

Change Your Password

Passwords expire every 90 days. If you need to change it or forget what it is, select Forgot User ID or Password?



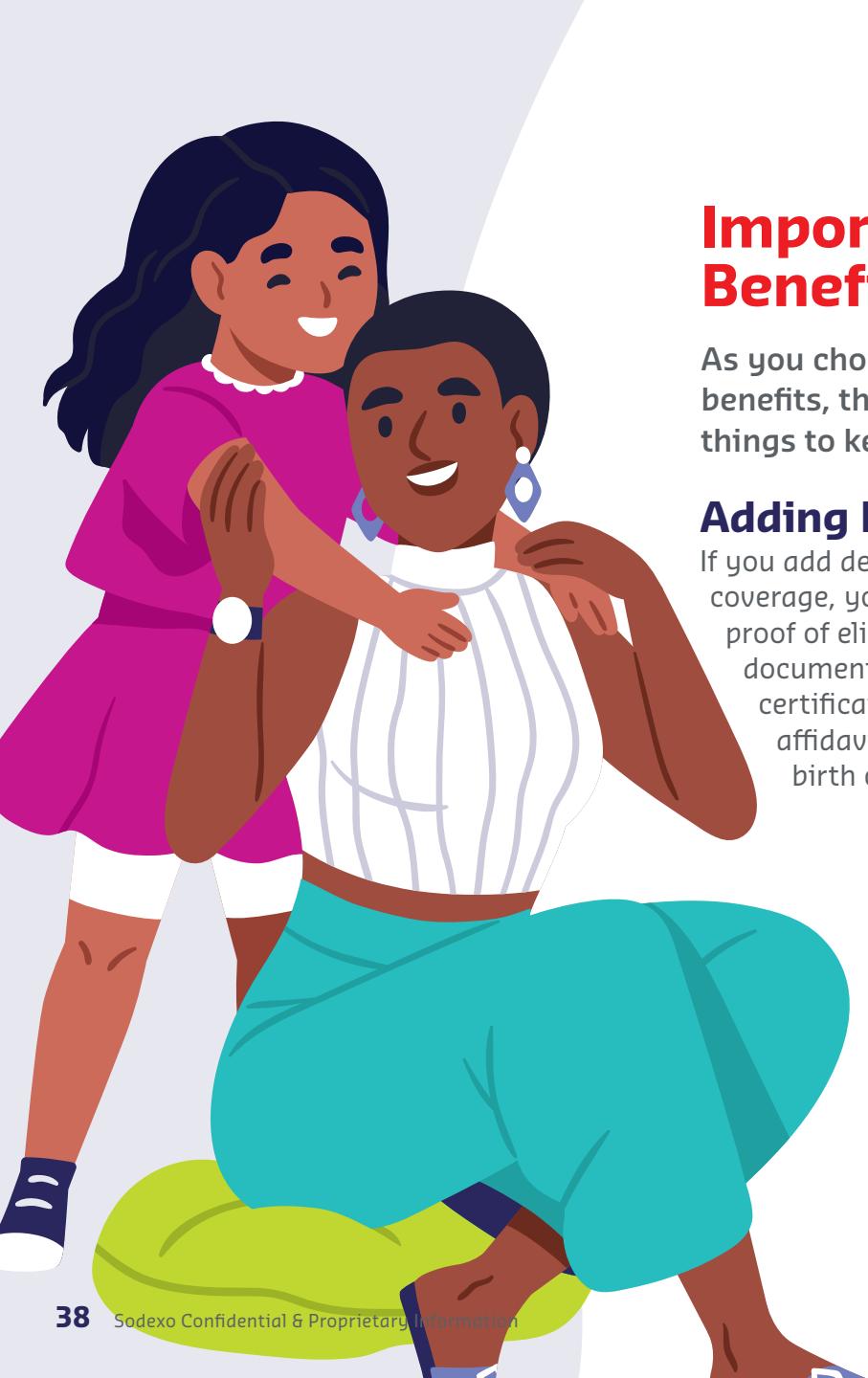
SodexoBenefitsCenter.com is available in Spanish. Just choose Spanish under languages on the bottom of the home page.

The Alight Mobile app is also secure!

If you prefer to use the Alight Mobile App to access your benefits, you can set up mobile biometrics (finger touch or face ID, depending on your device) on your phone for an easier way to authenticate.

Download the
Alight Mobile app





Important Benefits Details

As you choose your 2024 benefits, there will be a few things to keep in mind.

Adding Dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. Required documentation includes marriage certificates, domestic partner affidavits, adoption papers and birth certificates.

ID Cards

If you enroll in a health plan or vision ID cards will be sent to you. If you enroll in the Aetna Savings Health Plan or participate in the Health Care Spending Account, a debit card will be mailed to you.

Life Events

If you experience a qualifying life event during the plan year, such as marriage, birth, adoption, divorce, etc., you may be eligible to enroll for the first time or change your enrollment. You must request the change within 30 days of the event. You can schedule an appointment with a customer service representative at SodexoBenefitsCenter.com.

Employees In Hawaii

If you wish to cancel or decline Sodexo health coverage, call the Sodexo Benefits Center at **855-668-5040** or go online at SodexoBenefitsCenter.com. You will be placed into Kaiser HI You Only coverage until the HC-5 form is filled out and sent back. The form will automatically be sent to you if you decide to decline Sodexo health coverage.

Once the form is completed and returned, you will be placed in no coverage, which will be back to your new hire enrollment date.

Tell Us How You Want To Receive Materials

Choose your communication preference for receiving benefits materials—either electronic (no print will be sent) or postal.

- 1 Go to SodexoBenefitsCenter.com
- 2 Click **Manage Communications** under the **My Profile** icon 
- 3 Input your information (including adding your mobile phone to get text messages)
- 4 Select **Delivery Preference** and choose postal mail or email, then save

Important to do!

Questions?

Visit SodexoBenefitsCenter.com or call **855-668-5040**.

Resources

Helpful Tools To Use

Here are some of our favorites to help you enroll and manage your benefits throughout the year.

1

Complex Questions and Support

When you have specific questions or issues, contact **Advocacy Services** at **866-888-3203**, 8 a.m. – 7 p.m. ET, Monday through Friday. A HealthPro Consultant can help you understand the plans and how they work, explain benefits terms and resolve claim disputes.

2

Estimating Expenses

When you elect your health plan, the **Medical Expense Estimator tool** will ask questions about your medical and prescription drug usage and recommend a medical plan for you based on this information.¹

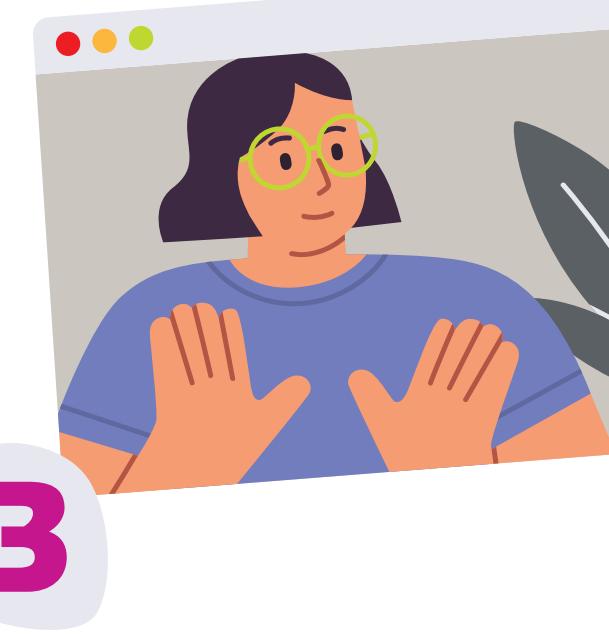


Find these tools and resources at **SodexoBenefitsCenter.com**.

3

HSA Modeling Tool

The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you learn more about HSAs and show you the value of your HSA in the future. Check it out as you're going through enrollment!



¹ This tool is only available if you have more than one medical plan option in your region.



4

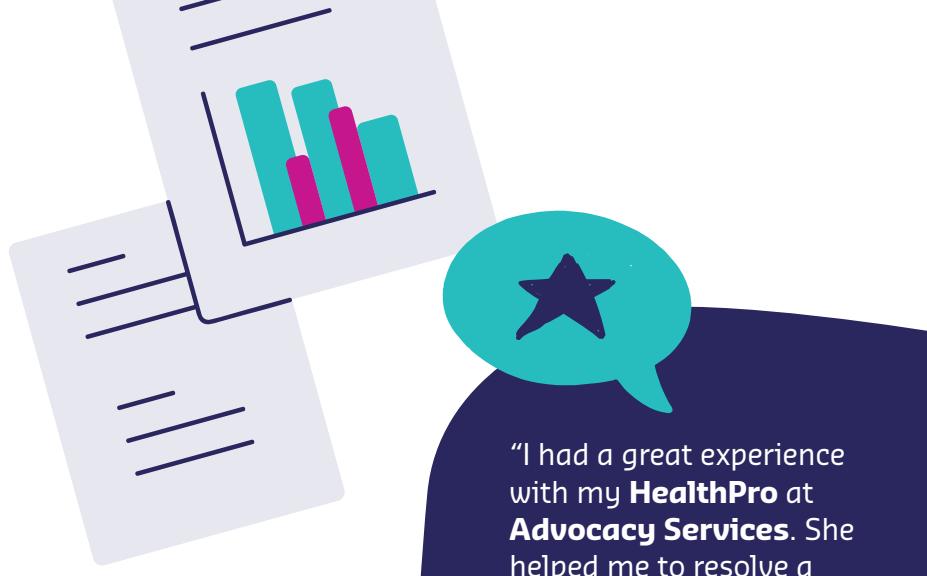
Video Library

Find helpful videos, including a New Hire video, in the video library at SodexoBenefitsCenter.com to learn about your plan options and how to stay healthy.

5

Health Plan Comparison Charts

View a side-by-side comparison of the health plans so you can choose which one is best for you. You can find these comparisons, as well as more detailed documentation like the Summary of Benefits and Coverage (SBC), when you enroll at SodexoBenefitsCenter.com. You can also obtain a hard copy of the SBC by calling **855-668-5040**.



“I had a great experience with my **HealthPro** at **Advocacy Services**. She helped me to resolve a claims matter recently. This was my second successful experience with Advocacy. This time, they assisted me with a bill from the ER when I wasn’t seen. Saved me so much time and effort.”

- Jen





6

Benefits App

Download the **Alight Mobile app** to your device so you can:

- ✓ **Enroll in your benefits**
- ✓ **See your current coverage**
- ✓ **Search for doctors on the go**
- ✓ **View spending account balances**
- ✓ **And more!**

More information can be found at SodexoBenefitsCenter.com.

Download the
Alight Mobile app



7

Life And Disability Tools

Use the **Securian Life Insurance Estimator tool** to determine the coverage levels that make sense for your needs.

You'll find the Securian Life Insurance Estimator tool here for you and your spouse:

For hourly employees

🌐 Lifebenefits.com/sodexohourly

For salaried employees

🌐 Lifebenefits.com/sodexosalary



You'll also find disability information, tools and resources on New York Life's website.

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Sodexo Confidential & Proprietary Information

8

Common Medical Terms Explained

If you're not exactly sure what "copay," "coinsurance," "out-of-pocket maximum" or other medical insurance terms mean, refer to the Summary of Benefits and Coverage (SBCs) for health plans located on **Sodexo LINK** and at **SodexoBenefitsCenter.com > Health & Insurance**. If you would like a hard copy of an SBC, you can call the Sodexo Benefits Center at **855-668-5040**.

9

General Support

For general questions about your benefits or the enrollment process, go to **SodexoBenefitsCenter.com** or call **855-668-5040**. You can also use the chat feature on the website to instant message a specialist.

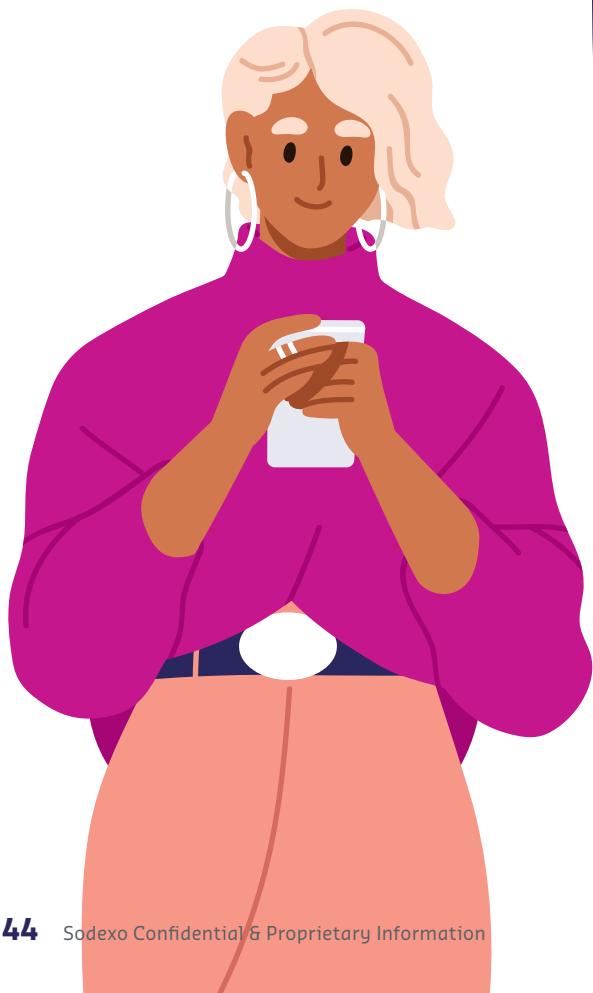
Ask Lisa is another tool that can be used on the Sodexo Benefits Center site to ask questions to the virtual assistant. Look for the "Need Help" pop-up on the right side of the page.

Need more information?

Refer to the SPDs and SBCs at **SodexoBenefitsCenter.com > Health & Insurance > Plan Information**. You'll also find helpful mobile apps, wellness incentives, enrollment materials and more.

Contacts

Use this handy chart to find contact information for your benefits.



For Help With:

General enrollment questions, resources and SPDs/SBCs

Advocacy Services

Information about the Marketplace

Payroll

Health Plans

Health Savings Account (HSA)

No-cost surgery benefit (for Aetna participants)

Virtual physical therapy (for Aetna participants)

Dental

Vision

Employee Assistance Program

Supplemental insurance plans

Flexible Spending Accounts (Health Care and Family Care)

Life and accident insurance

Disability

Identity theft protection

401(k) Savings Plan

Employee discounts

Contact

Sodexo Benefits Center

Sodexo Benefits Center

Sodexo Coverage Resources

Employee Service Center

Aetna Health Plans (includes Rx)

Kaiser Permanente (HMO Plans)

HMSA (Hawaii)

Triple-S Salud (Puerto Rico)

PayFlex

Carrum Health

Hinge Health

MetLife

EyeMed

TELUS Health

MetLife

Smart-Choice Accounts

Securian

New York Life

Norton LifeLock Benefit Solutions

Voya

Sodexo LINK

Phone	Web
855-668-5040	SodexoBenefitsCenter.com
866-888-3203	SodexoBenefitsCenter.com
855-668-5040	sodexocoverageresources.com
877 PAYSDXO (877-729-7396)	portal.adp.com
833-383-2650	myaetnahealthplans.com
California: 800-464-4000 Colorado: 855-249-5005 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 800-966-5955	select.kp.org/sodexo
HMSA PPO: 808-948-6111 HMSA HPH Plus HMO: 808-948-6372	hmsa.com
787-774-6060	ssspr.com
844-729-3539	payflex.com
888-855-7806	carrum.me/sodexo
855-902-2777	hingehealth.com/sodexo
800-942-0854	metlife.com/mybenefits
866-299-1358	eyemed.com
866-675-6566 (24/7) 888-732-9020 (Spanish)	one.telushealth.com
800-GET-MET8 (800-438-6388)	metlife.com/sodexo
855-668-5040	SodexoBenefitsCenter.com
877-282-1936	securian.com/your-insurance
800-362-4462	newyorklife.com/group-benefit-solutions/ mydisabilityplans
800-607-9174	norton.com/ebsetup (Register) my.norton.com (Access Account)
866 7 MY PLAN (866-769-7526)	mysodexosavingsplan.com SodexoLINK.com



Please Note

For your convenience, single sign-on to Aetna, Kaiser, MetLife, EyeMed, New York Life and Securian is available from the Sodexo Benefits Center.

